

=> s money management and statement

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L3 5 MONEY MANAGEMENT AND STATEMENT

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US PAT NO: 5,870,724 [IMAGE AVAILABLE] L3: 1 of 5
TITLE: Targeting advertising in a home retail banking delivery
service
DATE FILED: Jun. 6, 1995

ABSTRACT:

A practical system and method for the remote distribution of financial services (e.g., home banking and bill-paying) involves distributing portable terminals to a user base. The terminals include a multi-line display, keys "pointing to" lines on the display, and additional keys. Contact is established between the terminals and a central computer operated by a service provider, preferably over a dial-up telephone line and a packet data network. Information exchange between the central computer and the terminal solicits information from the terminal user related to requested financial services (e.g., for billpaying, the user provides payee selection and amount and his bank account PIN number). The central computer then transmits a message over a conventional ATM network debiting the user's bank account in real time, and may pay the specified payees the specified amount electronically or in other ways as appropriate. Payments and transfers may be scheduled in advance or on a periodic basis. Because the central computer interacts with the user's bank as a standard POS or ATM network node, no significant software changes are required at the banks' computers. The terminal interface is extremely user-friendly and incorporates some features of standard ATM user interfaces so as to reduce new user anxiety.

US PAT NO: 5,866,889 [IMAGE AVAILABLE] L3: 2 of 5
TITLE: Integrated full service consumer banking system and system
and method for opening an account
DATE FILED: Jun. 7, 1995

ABSTRACT:

An integrated financial system that includes a single customer account that permits a customer to perform various financial transactions. The account includes at least banking components and brokerage components. A consistent user interface means is provided to allow a customer to access the account from a different sources including at least an automatic teller machine, a phone and a personal teller transaction. The account is flexible enough to include a variety of other components such as a credit card component, a line of credit component, a secured credit component and a money market component. A system and method for opening a single integrated account for a customer in a single session is also described.

US PAT NO: 5,566,327 [IMAGE AVAILABLE] L3: 3 of 5
TITLE: Computerized theme park information management system
utilizing partitioned smart cards and biometric
verification
DATE FILED: Jul. 8, 1994

ABSTRACT:

=> s reconciliat? and 705/clas

(10/1/99)

APS

L7 (634)RECONCILIAT?

L8 (3667)705/CLAS

L9 148 RECONCILIAT? AND 705/CLAS

=> d 19 cit 1-149

148 ANSWERS ARE AVAILABLE. SPECIFIED ANSWER NUMBER EXCEEDS ANSWER SET SIZE

ENTER ANSWER NUMBER OR RANGE (1):1-148

1. 5,956,687, Sep. 21, 1999, Personal injury claim management system; Vaughn A. Wamsley, et al., **705/1**, 380/9; **705/2**, **3**, **4**, **7**, **8**, 707/500, 531 [IMAGE AVAILABLE]
2. 5,953,707, Sep. 14, 1999, Decision support system for the management of an agile supply chain; Ying Huang, et al., **705/10**, **1**, **7**, 706/925 [IMAGE AVAILABLE]
3. 5,953,706, Sep. 14, 1999, Transportation network system; Apurva Patel, **705/6**, **26** [IMAGE AVAILABLE]
4. 5,953,423, Sep. 14, 1999, Electronic-monetary system; Sholom S. Rosen, 380/24; **705/41**, 902/2, 26 [IMAGE AVAILABLE]
5. 5,950,173, Sep. 7, 1999, System and method for delivering consumer product related information to consumers within retail environments using internet-based information servers and sales agents; Thomas J. Perkowski, **705/26**, 235/375; 379/93.12; **705/27** [IMAGE AVAILABLE]
6. 5,949,876, Sep. 7, 1999, Systems and methods for secure transaction management and electronic rights protection; Karl L. Ginter, et al., 380/4, 24; **705/39** [IMAGE AVAILABLE]
7. 5,943,655, Aug. 24, 1999, Cash settlement machine; Douglas R. Jacobson, **705/30**, 345/333, 335, 336, 354 [IMAGE AVAILABLE]
8. 5,943,424, Aug. 24, 1999, System, method and article of manufacture for processing a plurality of transactions from a single initiation point on a multichannel, extensible, flexible architecture; David A. Berger, et al., 380/25, 4, 9, 23, 29, 30, 49; **705/26** [IMAGE AVAILABLE]
9. 5,940,809, Aug. 17, 1999, Securities brokerage-asset management system; Thomas E. Musmanno, et al., **705/35**, 235/379; 707/104 [IMAGE AVAILABLE]
10. 5,930,778, Jul. 27, 1999, System for expediting the clearing of financial instruments and coordinating the same with invoice processing at the point of receipt; Terry L. Geer, **705/45**, 235/379; **705/35** [IMAGE AVAILABLE]
11. 5,930,771, Jul. 27, 1999, Inventory control and remote monitoring apparatus and method for coin-operable vending machines; Dennis Stephen Stapp, **705/28**, **14**, **26** [IMAGE AVAILABLE]

12. 5,930,363, Jul. 27, 1999, Card charging systems; Christopher John Stanford, et al., 380/24; 235/379, 380; 380/4, 9, 23, 25, 30, 49, 50; **705/26**, **35**, **39**, **40**, **44** [IMAGE AVAILABLE]
13. 5,926,798, Jul. 20, 1999, Method and apparatus for performing computer-based on-line commerce using an intelligent agent; John Mervyn Carter, **705/26**, **1**, **6** [IMAGE AVAILABLE]
14. 5,923,016, Jul. 13, 1999, In-store points redemption system & method; Willard R. Fredregill, et al., 235/380, 383; **705/14**, 902/22 [IMAGE AVAILABLE]
15. 5,920,629, Jul. 6, 1999, Electronic-monetary system; Sholom S. Rosen, 380/24; 235/379; **705/41** [IMAGE AVAILABLE]
16. 5,918,218, Jun. 29, 1999, Method and apparatus for automated trade transactions processing; Randall C. Harris, et al., **705/37**, **35** [IMAGE AVAILABLE]
17. 5,917,912, Jun. 29, 1999, System and methods for secure transaction management and electronic rights protection; Karl L. Ginter, et al., 380/24, 4; **705/40**, 709/303 [IMAGE AVAILABLE]
18. 5,915,245, Jun. 22, 1999, Two-way wireless system for financial industry transactions; L. Thomas Patterson, Jr., et al., **705/35**, 340/825.26, 825.44; **705/9** [IMAGE AVAILABLE]
19. 5,915,019, Jun. 22, 1999, Systems and methods for secure transaction management and electronic rights protection; Karl L. Ginter, et al., 380/4, 21, 49; **705/26**, **400**, 709/300 [IMAGE AVAILABLE]
20. 5,913,201, Jun. 15, 1999, Method and apparatus for assigning a plurality of work projects; George A. Kocur, **705/9**, 700/101; **705/11**, **32** [IMAGE AVAILABLE]
21. 5,905,974, May 18, 1999, Automated auction protocol processor; Stuart A. Fraser, et al., **705/37**, **35**, **36** [IMAGE AVAILABLE]
22. 5,903,881, May 11, 1999, Personal online banking with integrated online statement and checkbook user interface; Joseph A. Schrader, et al., **705/42**, 235/379; 902/24, 26 [IMAGE AVAILABLE]
23. 5,903,880, May 11, 1999, Self-contained payment system with circulating digital vouchers; Peter C. Biffar, **705/39**, 235/379, 380; 380/24; **705/26** [IMAGE AVAILABLE]
24. 5,899,978, May 4, 1999, Titling system and method therefor; Thomas D. Irwin, **705/1**, 700/233, 235; **705/28**, **29**, 707/531, 540 [IMAGE AVAILABLE]
25. 5,895,455, Apr. 20, 1999, Document image display system and method; David T. Bellinger, et al., **705/35**, **42**, 707/908 [IMAGE AVAILABLE]
26. 5,893,079, Apr. 6, 1999, System for receiving, processing, creating, storing, and disseminating investment information; Daniel Cwenar,

****705/36**, **35**, **37** [IMAGE AVAILABLE]**

27. 5,893,074, Apr. 6, 1999, Network based task management; Michael Hughes, et al., ****705/8**, **9**, **11** [IMAGE AVAILABLE]**

28. 5,890,905, Apr. 6, 1999, Educational and life skills organizer/memory aid; Marilyn M. Bergman, 434/118; 345/146, 326; 434/107, 236, 365; ****705/30**, **35**, 706/927 [IMAGE AVAILABLE]**

29. 5,889,863, Mar. 30, 1999, System, method and article of manufacture for remote virtual point of sale processing utilizing a multichannel, extensible, flexible architecture; Jay C. Weber, 380/25, 9, 23, 24, 49; ****705/26**, **39**, **40**, **44** [IMAGE AVAILABLE]**

30. 5,884,284, Mar. 16, 1999, Telecommunication user account management system and method; J. Michael Peters, et al., ****705/30**, 348/1, 3, 6, 7; **705/34**, **40** [IMAGE AVAILABLE]**

31. 5,878,139, Mar. 2, 1999, Method for electronic merchandise dispute resolution; Sholom S. Rosen, 380/24, 4; ****705/24**, **26**, 902/2 [IMAGE AVAILABLE]**

32. 5,870,725, Feb. 9, 1999, High volume financial image media creation and display system and method; David T. Bellinger, et al., ****705/45**, **44** [IMAGE AVAILABLE]**

33. 5,870,724, Feb. 9, 1999, Targeting advertising in a home retail banking delivery service; Matthew P. Lawlor, et al., ****705/42**, 235/379, 380; **705/14**, **43** [IMAGE AVAILABLE]**

34. 5,857,174, Jan. 5, 1999, Real estate appraisal method and device for standardizing real property marketing analysis by using pre-adjusted appraised comparable sales; John W. Dugan, ****705/1** [IMAGE AVAILABLE]**

35. 5,857,079, Jan. 5, 1999, Smart card for automatic financial records; David Michael Claus, et al., ****705/33**, 235/380; **705/41** [IMAGE AVAILABLE]**

36. 5,855,005, Dec. 29, 1998, System for electronically auditing exposures used for determining insurance premiums; Michael S. Schuler, et al., ****705/4**, 707/503; 708/163 [IMAGE AVAILABLE]**

37. 5,850,446, Dec. 15, 1998, System, method and article of manufacture for virtual point of sale processing utilizing an extensible, flexible architecture; David A. Berger, et al., 380/24, 23, 25, 49, 59; ****705/26** [IMAGE AVAILABLE]**

38. 5,832,460, Nov. 3, 1998, Method and system for bill presentation and payment ****reconciliation****; Gregory M. Bednar, et al., ****705/27**, 235/379; 380/24; **705/40** [IMAGE AVAILABLE]**

39. 5,832,458, Nov. 3, 1998, System and method for electronically auditing point-of-sale transactions; Charles R. Jones, ****705/14**, **11**, **21** [IMAGE AVAILABLE]**

40. 5,832,451, Nov. 3, 1998, Automated travel service management

information system; Wayne L. Flake, et al., **705/5**, **6**, 707/101, 104 [IMAGE AVAILABLE]

41. 5,826,246, Oct. 20, 1998, Secure postage meter in an ATM application; Feliks Bator, et al., **705/403**, **410** [IMAGE AVAILABLE]

42. 5,819,238, Oct. 6, 1998, Apparatus and accompanying methods for automatically modifying a financial portfolio through dynamic re-weighting based on a non-constant function of current capitalization weights; Erhard Robert Fernholz, **705/36** [IMAGE AVAILABLE]

43. 5,812,989, Sep. 22, 1998, Image statement preparation by work flow management using statement cycles and statement interactive sessions; Dale Edward Witt, et al., **705/45** [IMAGE AVAILABLE]

44. 5,812,668, Sep. 22, 1998, System, method and article of manufacture for verifying the operation of a remote transaction clearance system utilizing a multichannel, extensible, flexible architecture; Jay C. Weber, 380/24, 49; **705/16**, **21**, 902/22 [IMAGE AVAILABLE]

45. 5,809,480, Sep. 15, 1998, Automated, secure inter authority settlement method and system for electronic toll collection; Norman E. Chasek, **705/13**, **30**, **39**, **40**, **41**, **42**, **44** [IMAGE AVAILABLE]

46. 5,809,478, Sep. 15, 1998, Method for accessing and evaluating information for processing an application for insurance; N. J. Greco, et al., **705/4**, 706/925; 709/200, 201, 217 [IMAGE AVAILABLE]

47. 5,806,045, Sep. 8, 1998, Method and system for allocating and redeeming incentive credits between a portable device and a base device; James E. Biorge, et al., **705/14**, 235/380; **705/17** [IMAGE AVAILABLE]

48. 5,806,042, Sep. 8, 1998, System for designing and implementing bank owned life insurance (BOLI) with a reinsurance option; William Franklin Kelly, et al., **705/4**, **35** [IMAGE AVAILABLE]

49. 5,802,499, Sep. 1, 1998, Method and system for providing credit support to parties associated with derivative and other financial transactions; Gerald P. Sampson, et al., **705/35** [IMAGE AVAILABLE]

50. 5,799,087, Aug. 25, 1998, Electronic-monetary system; Sholom S. Rosen, 380/24; 235/379; **705/41**, 902/2 [IMAGE AVAILABLE]

51. 5,787,400, Jul. 28, 1998, Method for implementing electronic data interchange (EDI) in the processing of manifests and parcel inquiry/responses for multiple carriers in a parcel processing system; Tracy A. Weber, **705/1**, **21**, **407**, 707/507 [IMAGE AVAILABLE]

52. 5,778,346, Jul. 7, 1998, System and methods for appointment reconciliation; Martin Frid-Nielsen, et al., **705/9** [IMAGE AVAILABLE]

53. 5,778,067, Jul. 7, 1998, Value transfer system; Timothy Lloyd Jones, et al., 380/24; 235/379, 380; 380/4, 9, 23, 29, 30, 49; **705/39**, **41** [IMAGE AVAILABLE]

54. 5,774,877, Jun. 30, 1998, Two-way wireless system for financial industry transactions; L. Thomas Patterson, Jr., et al., **705/35**, **9**, 709/104, 105 [IMAGE AVAILABLE]
55. 5,774,875, Jun. 30, 1998, Pharmaceutical recordkeeping system; Joel E. Medeiros, et al., **705/28**, 235/375, 385; 422/62; 700/109, 115, 225; **705/1** [IMAGE AVAILABLE]
56. 5,774,553, Jun. 30, 1998, Foreign exchange transaction system; Sholom S. Rosen, 380/49; 235/379, 380; 380/9, 23, 24, 25, 30; **705/35**, **37**, **39**, **41**, **42**, **44** [IMAGE AVAILABLE]
57. 5,768,132, Jun. 16, 1998, Controlled acceptance mail system securely enabling reuse of digital token initially generated for a mailpiece on a subsequently prepared different mailpiece to authenticate payment of postage; Robert A. Cordery, et al., **705/410** [IMAGE AVAILABLE]
58. 5,761,646, Jun. 2, 1998, Technique for assisting a user in setting attributes of selected screen objects by use of a preview display of a replica object; Martin Frid-Nielsen, et al., **705/9** [IMAGE AVAILABLE]
59. 5,758,329, May 26, 1998, System for managing customer orders and method of implementation; Casimir M. Wojcik, et al., **705/28** [IMAGE AVAILABLE]
60. 5,748,737, May 5, 1998, Multimedia electronic wallet with generic card; Robert N. Daggar, 380/24; 235/379, 380; 380/23, 25, 49, 50; **705/39**, **41** [IMAGE AVAILABLE]
61. 5,745,886, Apr. 28, 1998, Trusted agents for open distribution of electronic money; Sholom S. Rosen, **705/39**, 235/375; **705/41** [IMAGE AVAILABLE]
62. 5,726,884, Mar. 10, 1998, Integrated hazardous substance tracking and compliance; Douglas H. Sturgeon, et al., **705/9**, 340/915; 376/216, 463; 379/40 [IMAGE AVAILABLE]
63. 5,724,523, Mar. 3, 1998, Electronic income tax refund system utilizing the tax refund to underwrite issuance of a secured credit card; Ross N. Longfield, **705/35**, **31**, **39** [IMAGE AVAILABLE]
64. 5,717,868, Feb. 10, 1998, Electronic payment interchange concentrator; David L. James, **705/35**, **39** [IMAGE AVAILABLE]
65. 5,715,403, Feb. 3, 1998, System for controlling the distribution and use of digital works having attached usage rights where the usage rights are defined by a usage rights grammar; Mark J. Stefik, **705/44**, 340/825.34; 380/23; 709/229; 713/202 [IMAGE AVAILABLE]
66. 5,712,787, Jan. 27, 1998, Electronic postal counter, Yukee Yeung, **705/10**, 700/227; **705/408**, **411** [IMAGE AVAILABLE]
67. 5,704,046, Dec. 30, 1997, System and method for conducting cashless transactions; Edward J. Hogan, **705/39**, **40** [IMAGE AVAILABLE]

68. 5,704,044, Dec. 30, 1997, Computerized healthcare accounts receivable purchasing, collections, securitization and management system; Fred B. Tarter, et al., **705/4**, **2** [IMAGE AVAILABLE]
69. 5,701,423, Dec. 23, 1997, Method for mapping, translating, and dynamically reconciling data between disparate computer platforms; Keith Crozier, 345/335; **705/22**, **28**; 707/102, 505; 709/253 [IMAGE AVAILABLE]
70. 5,696,909, Dec. 9, 1997, Virtual POS terminal; George Wallner, **705/44**; 235/379, 380; 340/825.33; 379/91.01, 93.12; **705/42** [IMAGE AVAILABLE]
71. 5,696,906, Dec. 9, 1997, Telecommunication user account management system and method; J. Michael Peters, et al., **705/34** [IMAGE AVAILABLE]
72. 5,696,702, Dec. 9, 1997, Time and work tracker; Gary R. Skinner, et al., 702/186, 178, 187; **705/11** [IMAGE AVAILABLE]
73. 5,691,524, Nov. 25, 1997, Electronic check presentment system having a non-ECP exceptions notification system incorporated therein; Stanley M. Josephson, **705/40**, **42** [IMAGE AVAILABLE]
74. 5,689,579, Nov. 18, 1997, Rule-based circuit, method and system for performing item level **reconciliation**; Stanley M. Josephson, 382/137; **705/45**; 902/38 [IMAGE AVAILABLE]
75. 5,677,955, Oct. 14, 1997, Electronic funds transfer instruments; John Doggett, et al., 380/24; 235/379; 380/3, 30; **705/1**; 902/2 [IMAGE AVAILABLE]
76. 5,666,493, Sep. 9, 1997, System for managing customer orders and method of implementation; Casimir M. Wojcik, et al., **705/26**, **22** [IMAGE AVAILABLE]
77. 5,664,112, Sep. 2, 1997, Integrated hazardous substances management unit; Douglas H. Sturgeon, et al., **705/28**; 700/95 [IMAGE AVAILABLE]
78. 5,644,725, Jul. 1, 1997, Computerized inventory monitoring and verification system and method; Hal P. Schmerer, **705/28** [IMAGE AVAILABLE]
79. 5,644,721, Jul. 1, 1997, Multiple currency travel reservation information management system and method; Kieran Sebastian Chung, et al., **705/6**, **5**; 713/1 [IMAGE AVAILABLE]
80. 5,634,012, May 27, 1997, System for controlling the distribution and use of digital works having a fee reporting mechanism; Mark J. Stefik, et al., **705/39** [IMAGE AVAILABLE]
81. 5,630,072, May 13, 1997, Relia process: integrated relational object unit identification and location addressing processes; Larry D. Dobbins, **705/22**; 235/385; 364/222.6, 226.3, DIG.1; 700/95, 213; **705/8**; 707/102 [IMAGE AVAILABLE]

82. 5,612,869, Mar. 18, 1997, Electronic health care compliance assistance; Alan M. Letzt, et al., **705/3**, 704/251, 501, 504 [IMAGE AVAILABLE]
83. 5,611,051, Mar. 11, 1997, Point of supply use distribution process and apparatus; Thomas Pirelli, **705/10**, **28** [IMAGE AVAILABLE]
84. 5,596,501, Jan. 21, 1997, System for dispensing fuel at remote locations, and method of operating same; Timothy J. Comer, et al., **705/413**, 235/381; 340/825.35; 700/9; **705/17**, 902/22 [IMAGE AVAILABLE]
85. 5,581,749, Dec. 3, 1996, System and method for maintaining codes among distributed databases using a global database; K. Omar Hossain, et al., 707/10; 364/226.3, 282.4, DIG.1; 395/712; **705/1**, **28** [IMAGE AVAILABLE]
86. 5,572,429, Nov. 5, 1996, System for recording the initialization and re-initialization of an electronic postage meter; Kevin D. Hunter, et al., **705/404**, 364/286.5, 969.4, DIG.1, DIG.2 [IMAGE AVAILABLE]
87. 5,566,084, Oct. 15, 1996, Process for identifying patterns of electric energy effects of proposed changes, and implementing such changes in the facility to conserve energy; Gregory Cmar, 700/276; **705/412**, 706/925 [IMAGE AVAILABLE]
88. 5,557,518, Sep. 17, 1996, Trusted agents for open electronic commerce; Sholom S. Rosen, 380/24; 235/375, 379, 380, 381; 380/4, 21, 23, 25; **705/17**, **44**, 902/1, 2, 7, 26 [IMAGE AVAILABLE]
89. 5,557,516, Sep. 17, 1996, System and method for conducting cashless transactions; Edward J. Hogan, **705/41**, 235/380, 381; **705/42** [IMAGE AVAILABLE]
90. 5,550,734, Aug. 27, 1996, Computerized healthcare accounts receivable purchasing collections securitization and management system; Fred B. Tarter, et al., **705/2**, **4** [IMAGE AVAILABLE]
91. 5,537,313, Jul. 16, 1996, Point of supply use distribution process and apparatus; Thomas Pirelli, **705/28**, 235/385; 700/106 [IMAGE AVAILABLE]
92. 5,532,464, Jul. 2, 1996, Electronic check presentment system having a return item notification system incorporated therein; Stanley M. Josephson, et al., 235/379; **705/45** [IMAGE AVAILABLE]
93. 5,526,409, Jun. 11, 1996, Adaptive communication system within a transaction card network; Paul W. Conrow, et al., 379/91.02; **705/17**, **21** [IMAGE AVAILABLE]
94. 5,519,606, May 21, 1996, System and methods for appointment **reconciliation**, Martin Frid-Nielsen, et al., **705/9** [IMAGE AVAILABLE]
95. 5,517,406, May 14, 1996, Method and apparatus for data verification and position reporting in an automated trade transactions processing

system; Randall C. Harris, et al., **705/30**, **37** [IMAGE AVAILABLE]

96. 5,500,890, Mar. 19, 1996, Point-of-sale system using multi-threaded transactions and interleaved file transfer; Stanley A. Rogge, et al., 379/91.02; 235/380; 340/825.33; 379/93.12; **705/18**, **21** [IMAGE AVAILABLE]

97. 5,497,317, Mar. 5, 1996, Device and method for improving the speed and reliability of security trade settlements; John G. Hawkins, et al., **705/37** [IMAGE AVAILABLE]

98. 5,491,325, Feb. 13, 1996, Method and system for payment and payment verification; Dorge O. Huang, et al., **705/45**, 235/379; 340/825.34 [IMAGE AVAILABLE]

99. 5,490,251, Feb. 6, 1996, Method and apparatus for transmitting data over a signalling channel in a digital telecommunications network; William E. Clark, et al., 709/237; 364/DIG.1, DIG.2; 370/524; 379/91.02; **705/21**, 709/236; 710/100 [IMAGE AVAILABLE]

100. RE 35,117, Dec. 12, 1995, Scanner with coupon validation; Joseph F. Rando, et al., **705/14**, 235/375, 383, 462.01, 487 [IMAGE AVAILABLE]

101. 5,475,403, Dec. 12, 1995, Electronic checking with printing; Ron G. Havlovick, et al., **705/33**, 346/134; 347/2, 37, 104, 109; 400/185, 328; 708/107 [IMAGE AVAILABLE]

102. 5,463,555, Oct. 31, 1995, System and method for integrating a business environment with a process control environment; Dennis M. Ward, et al., 700/96, 100, 103; **705/28** [IMAGE AVAILABLE]

103. 5,455,407, Oct. 3, 1995, Electronic-monetary system; Sholom S. Rosen, 235/380, 379; **705/42**, 902/24 [IMAGE AVAILABLE]

104. 5,453,601, Sep. 26, 1995, Electronic-monetary system; Sholom S. Rosen, 380/24; 235/379; **705/43**, 902/24 [IMAGE AVAILABLE]

105. 5,424,944, Jun. 13, 1995, System and methods for controlled asset disposition; Regan A. Kelly, et al., **705/28**, 700/223 [IMAGE AVAILABLE]

106. 5,412,576, May 2, 1995, Selective assembly of component kits; Gary L. Hansen, 700/104; **705/29**, 706/10, 904, 919 [IMAGE AVAILABLE]

107. 5,412,190, May 2, 1995, Electronic check presentment system having a return item notification system incorporated therein; Stanley M. Josephson, et al., **705/45**, 235/379 [IMAGE AVAILABLE]

108. 5,406,477, Apr. 11, 1995, Multiple reasoning and result **reconciliation** for enterprise analysis; John Harhen, 395/500.27; 345/509; 364/227.3, 276.1, 918.9, DIG.1, DIG.2; **705/7**, 706/10, 46, 925; 709/100 [IMAGE AVAILABLE]

109. 5,400,253, Mar. 21, 1995, Automated statistical inventory reconciliation system for convenience stores and auto/truck service stations; Paul M. O'Connor, 701/123; 700/236, 241, 283; **705/413**

[IMAGE AVAILABLE]

110. 5,393,963, Feb. 28, 1995, Check authorization system and process; Harvey P. Thomas, et al., **705/45**, 235/379 [IMAGE AVAILABLE]

111. 5,384,708, Jan. 24, 1995, Mail processing system having a meter activity log; Jacqueline Collins, et al., **705/404**, **30**, **408** [IMAGE AVAILABLE]

112. 5,326,959, Jul. 5, 1994, Automated customer initiated entry remittance processing system; Justin J. Perazza, 235/379, 487; **705/39**, **40**, **42**, 902/24 [IMAGE AVAILABLE]

113. 5,319,545, Jun. 7, 1994, System to monitor multiple fuel dispensers and fuel supply tank; David C. McGarvey, et al., **705/28**, 73/49.2, 292; 700/283; 702/55 [IMAGE AVAILABLE]

114. 5,319,544, Jun. 7, 1994, Computerized inventory monitoring and verification system and method; Hal P. Schmerer, et al., **705/28**, **30** [IMAGE AVAILABLE]

115. 5,307,262, Apr. 26, 1994, Patient data quality review method and system; Paul Y. Ertel, **705/2** [IMAGE AVAILABLE]

116. 5,285,384, Feb. 8, 1994, Payroll trust check system; Angelo J. Gineris, **705/31**, 235/379; **705/45** [IMAGE AVAILABLE]

117. 5,265,008, Nov. 23, 1993, Method of and system for electronic funds transfer via facsimile with image processing verification; William M. Benton, et al., **705/44**, 235/379; 283/57; **705/45**, 902/5 [IMAGE AVAILABLE]

118. 5,256,863, Oct. 26, 1993, In-store universal control system; William L. Ferguson, et al., 380/24; **705/14**, **17** [IMAGE AVAILABLE]

119. 5,237,159, Aug. 17, 1993, Electronic check presentment system; Thomas S. Stephens, et al., **705/30**, 235/379; **705/42**, **45** [IMAGE AVAILABLE]

120. 5,225,990, Jul. 6, 1993, Apparatus and methods for baggage **reconciliation** and location; Timothy P. Bunce, et al., 700/226; **705/5**, **13** [IMAGE AVAILABLE]

121. 5,225,978, Jul. 6, 1993, Document processing system having integrated expert module; Chris E. Petersen, et al., **705/33**, 235/379; 706/10, 46, 925 [IMAGE AVAILABLE]

122. 5,222,018, Jun. 22, 1993, System for centralized processing of accounting and payment functions; Murem S. Sharpe, et al., **705/30**, **40** [IMAGE AVAILABLE]

123. 5,220,501, Jun. 15, 1993, Method and system for remote delivery of retail banking services; Matthew P. Lawlor, et al., 380/24; 379/93.18; 380/29; **705/43**, 902/24 [IMAGE AVAILABLE]

124. 5,193,057, Mar. 9, 1993, Electronic income tax refund early payment

system with means for creating of a new deposit account for receipt of an electronically transferred refund from the IRS; Ross N. Longfield, **705/31**, **39** [IMAGE AVAILABLE]

125. 5,193,055, Mar. 9, 1993, Accounting system; Gordon T. Brown, et al., **705/33** [IMAGE AVAILABLE]

126. 5,191,522, Mar. 2, 1993, Integrated group insurance information processing and reporting system based upon an enterprise-wide data structure; James J. Bosco, et al., **705/4** [IMAGE AVAILABLE]

127. 5,134,564, Jul. 28, 1992, Computer aided reconfiliation method and apparatus; Eric C. W. Dunn, et al., **705/33** [IMAGE AVAILABLE]

128. 5,128,860, Jul. 7, 1992, Manufacturing or service system allocating resources to associated demands by comparing time ordered arrays of data; William Chapman, 700/99; **705/8** [IMAGE AVAILABLE]

129. 5,128,520, Jul. 7, 1992, Scanner with coupon validation; Joseph F. Rando, et al., 235/375, 383, 462.01, 487; **705/14** [IMAGE AVAILABLE]

130. 5,093,787, Mar. 3, 1992, Electronic checkbook with automatic **reconciliation**; John C. Simmons, **705/33**; 235/379; 708/106 [IMAGE AVAILABLE]

131. 5,038,284, Aug. 6, 1991, Method and apparatus relating to conducting trading transactions with portable trading stations; Robert M. Kramer, **705/37**; 340/825.26, 825.27; **705/38** [IMAGE AVAILABLE]

132. 5,025,372, Jun. 18, 1991, System and method for administration of incentive award program through use of credit; James F. Burton, et al., **705/14**, **35** [IMAGE AVAILABLE]

133. 4,980,826, Dec. 25, 1990, Voice actuated automated futures trading exchange; Susan W. Wagner, **705/37** [IMAGE AVAILABLE]

134. 4,926,325, May 15, 1990, Apparatus for carrying out financial transactions via a facsimile machine; William M. Benton, et al., **705/39**; 340/825.29, 825.33; 379/100.04; **705/44**, **45** [IMAGE AVAILABLE]

135. 4,918,602, Apr. 17, 1990, Data processing system and method; William K. Bone, et al., **705/1**; 709/101 [IMAGE AVAILABLE]

136. 4,903,201, Feb. 20, 1990, Automated futures trading exchange; Susan W. Wagner, **705/37**; 364/918, 918.8, 927.2, 927.61, 928, 933.9, 947, 947.2, DIG.2 [IMAGE AVAILABLE]

137. 4,890,228, Dec. 26, 1989, Electronic income tax refund early payment system; Ross N. Longfield, **705/31**; 364/918, 918.2, 918.3, 920, 928, 928.1, 935, 935.2, 943, 943.1, 947, 947.2, 977, 977.2, DIG.2; **705/39** [IMAGE AVAILABLE]

138. 4,882,475, Nov. 21, 1989, Synthesized speech-facilitated product preparation and/or delivery system and method; Phillip Miller, et al., 235/383, 380, 384; **705/1**, **26**, **30** [IMAGE AVAILABLE]

139. 4,752,874, Jun. 21, 1988, Cash drawer/operator identification; Thomas J. Meyers, **705/18**, 235/379 [IMAGE AVAILABLE]
140. 4,750,119, Jun. 7, 1988, Purchasing system with rebate feature; Jeffery M. Cohen, et al., **705/14**, **35** [IMAGE AVAILABLE]
141. 4,727,243, Feb. 23, 1988, Financial transaction system; Eugene Savar, **705/17**, 235/380; **705/21**, **39**, 902/40 [IMAGE AVAILABLE]
142. 4,713,761, Dec. 15, 1987, System for centralized processing of accounting and payment functions; Murem S. Sharpe, et al., **705/30**, 340/825.26, 825.35; **705/40**, 902/37 [IMAGE AVAILABLE]
143. 4,667,292, May 19, 1987, Medical reimbursement computer system; William C. Mohlenbrock, et al., **705/2**, 364/238.5, 282.1, 284, DIG.1; 701/117; **705/34** [IMAGE AVAILABLE]
144. 4,625,276, Nov. 25, 1986, Data logging and transfer system using portable and resident units; William M. Benton, et al., **705/44**, 235/379, 380; 379/91.01, 93.18, 106.02, 144, 148, 357; **705/41**, 902/26, 39 [IMAGE AVAILABLE]
145. 4,623,965, Nov. 18, 1986, Electronic checkbook; Donald K. Wing, **705/33**, 283/58; 400/82; **705/45**, 708/106; 902/18, 36 [IMAGE AVAILABLE]
146. 4,623,964, Nov. 18, 1986, Homogeneous hierarchial computer business system; Marion E. Getz, et al., **705/1**, 364/225, 225.1, 225.2, 227, 227.2, 228.4, 228.5, 234, 235, 237, 237.2, 238.1, 238.6, 242.4, 268, 271.4, 284, 284.3, DIG.1; 709/300; 902/37, 40 [IMAGE AVAILABLE]
147. 4,489,316, Dec. 18, 1984, Method and apparatus for minority view reduction; Donald R. MacQuivey, 345/112; 235/386; 340/815.69; 345/156; 434/351; **705/12** [IMAGE AVAILABLE]
148. 4,310,885, Jan. 12, 1982, Point of sale terminal having prompting display and automatic money handling; Noris S. Azcua, et al., **705/16**, 364/917.5, 917.7, 918, 918.5, 927.2, 927.4, 927.7, 927.8, 927.83, 928, 928.1, 928.2, 930, 932, 932.8, 943.1, 948.1, 948.2, 948.22, 949, 959.1, 964, 965, 965.5, DIG.2; 453/2; 902/15 [IMAGE AVAILABLE]